



(Original Signature of Member)

118TH CONGRESS
1ST SESSION

H. R. _____

To amend section 604(c) of the Fair Credit Reporting Act to address the treatment of pre-screening report requests, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

Mr. ROSE introduced the following bill; which was referred to the Committee
on _____

A BILL

To amend section 604(c) of the Fair Credit Reporting Act to address the treatment of pre-screening report requests, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Protecting Consumers
5 from Abusive Mortgage Leads Act”.

1 **SEC. 2. TREATMENT OF PRE-SCREENING REPORT RE-**
2 **QUESTS.**

3 Section 604(c) of the Fair Credit Reporting Act (15
4 U.S.C. 1681b) is amended by adding at the end the fol-
5 lowing:

6 “(4) TREATMENT OF PRE-SCREENING REPORT
7 REQUESTS.—If a person requests a report from a
8 consumer reporting agency in connection with a
9 credit transaction involving an extension of credit se-
10 cured by real estate, such agency may not, solely on
11 the basis of such request, furnish a report to a third
12 party unless such third party has submitted docu-
13 mentation to such agency certifying that such third
14 party has the consumer’s consent or has a current
15 relationship, relating to credit, servicing or other fi-
16 nancial services, with such consumer.”.